b. permitting the subject to modify information in the stored data set only if it is determined, by recourse to the stored data set, that there is a sufficient match between at least one member in the new set and a corresponding member of the first set, so that the subject is authenticated as such user.

37. (New) A method according to claim 36, wherein any financial information that may be in the stored data set is not limited to that of a particular banking or financial institution.

38. (New) A method according to claim 36, wherein obtaining the new set of physiological identifiers and permitting the subject to modify the information in the stored data set are performed in a facility established for that purpose.

39. (New) A method for authenticating a user transaction using a data base of a type wherein a stored data set is established for each potential user and there has been obtained from each potential user with respect to such data a first set of physiological identifiers associated with such potential user and included in the data set, the method comprising:

administering the data base in a manner such that personal information in a stored data set pertinent to an individual may not be modified by a person purporting to be the individual unless there has been obtained a sufficient match between at least one physiological identifier in the stored data set and a new physiological identifier obtained from the person;

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obtaining a test set of physiological identifiers from a subject purporting to be a specific user;

accessing information in the data set pertinent to the specific user in the data base; and

determining if there is a sufficient match between at least one member in the test set and a corresponding physiological identifier represented in the data set.

$C1$

40. (New) A method according to claim 39, wherein any financial information that may be in the stored data set is not limited to that of a particular banking or financial institution.